

Banking is Broken



Celsius is driven to create a financial platform where your interests are our top priority.

1

Sometimes You Just Need Cash

Members may be holding crypto, but now they need to buy a car or pay down expensive credit card debt. Unfortunately, most car dealerships or banks still don't want cryptocurrency. We believe crypto assets hold real value, and it should be easy for crypto holders to leverage this value to borrow cash.

Crypto Collateral = Cash in Hand

We want to make borrowing cash a whole lot easier. Celsius' goal is to allow its members to use their crypto holdings as collateral in order to secure low interest loans in dollars. Rather than selling their crypto (pay taxes and forfeit potential future gains), with Celsius they can leverage their cryptocurrency to borrow the cash they need today, while still maintaining their crypto portfolio for future value.

2

Wallets Without Interest, Nobody Wins

Anyone with cryptocurrency sitting in cold storage or on some exchange or wallet, is earning exactly zero interest. We believe there should be a way for crypto holders to HODL coins while still leveraging their crypto assets and helping other crypto holders.

Crypto Interest

By depositing coins on the Celsius Network, crypto asset holders will be able to earn up to **9%** interest for their lent coins. We plan to offer a large array of lending options, from one-day to one-year contracts, all with highly competitive interest rates. With Celsius, members will be able to easily earn interest on their crypto assets the same way they earn on the savings in the bank - but with much better rates.